

FIG. 1 is a block diagram of a system architecture.

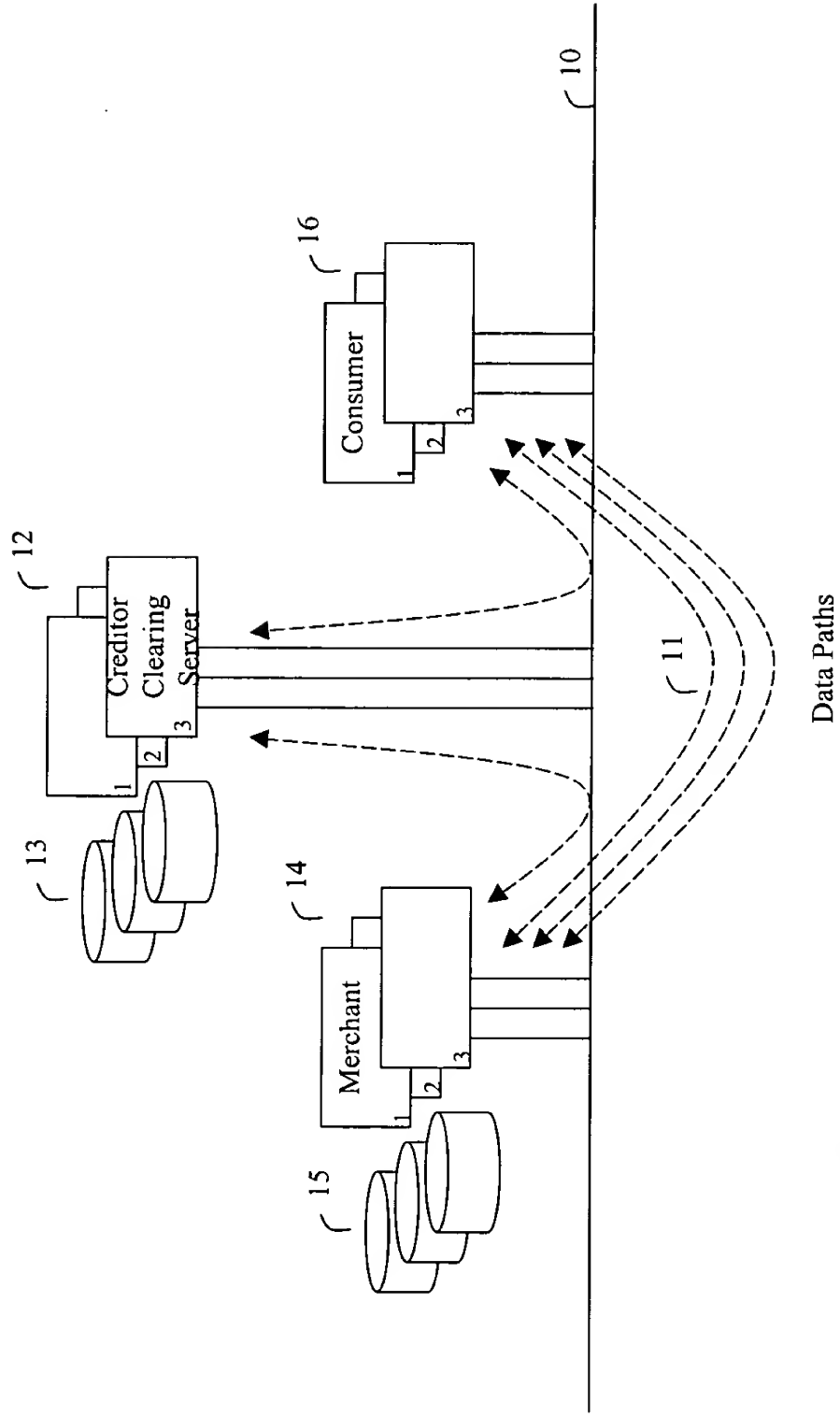


Figure 1

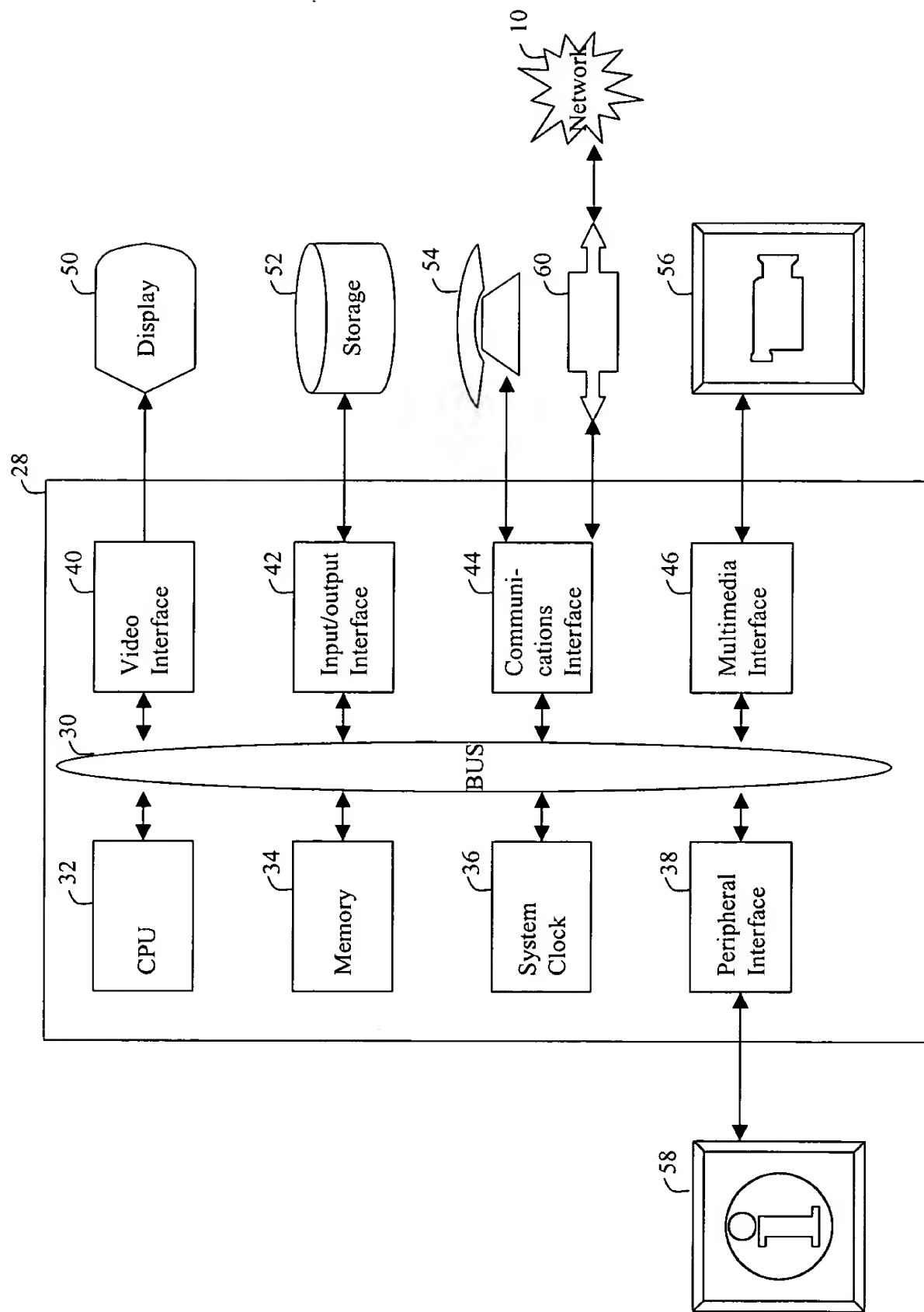


Figure 2

Figure 3

70	Consumer ID	72	Database Alias	74	Encrypted Consumer ID	76	Encrypted Time and Date (GMT)	78	Token Amount	80	Encryption Key Code	82	Encrypted Token Amount	84	Merchant ID (Merchant of Last Purchase)	86	Encrypted Hash value of Token	88	Encrypted Clearing Server Signature	90	Unique Random Number	92	Last Merchant URL
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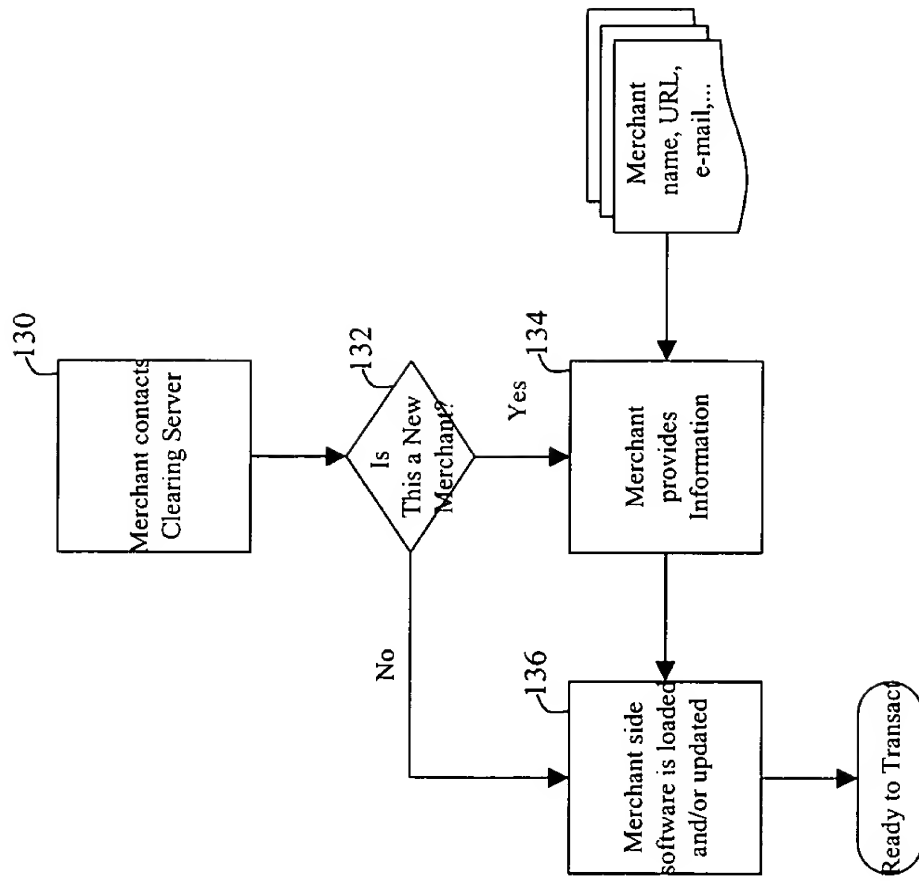


Figure 4a

100 102 104 106 108 110 112 114 116 116' 118

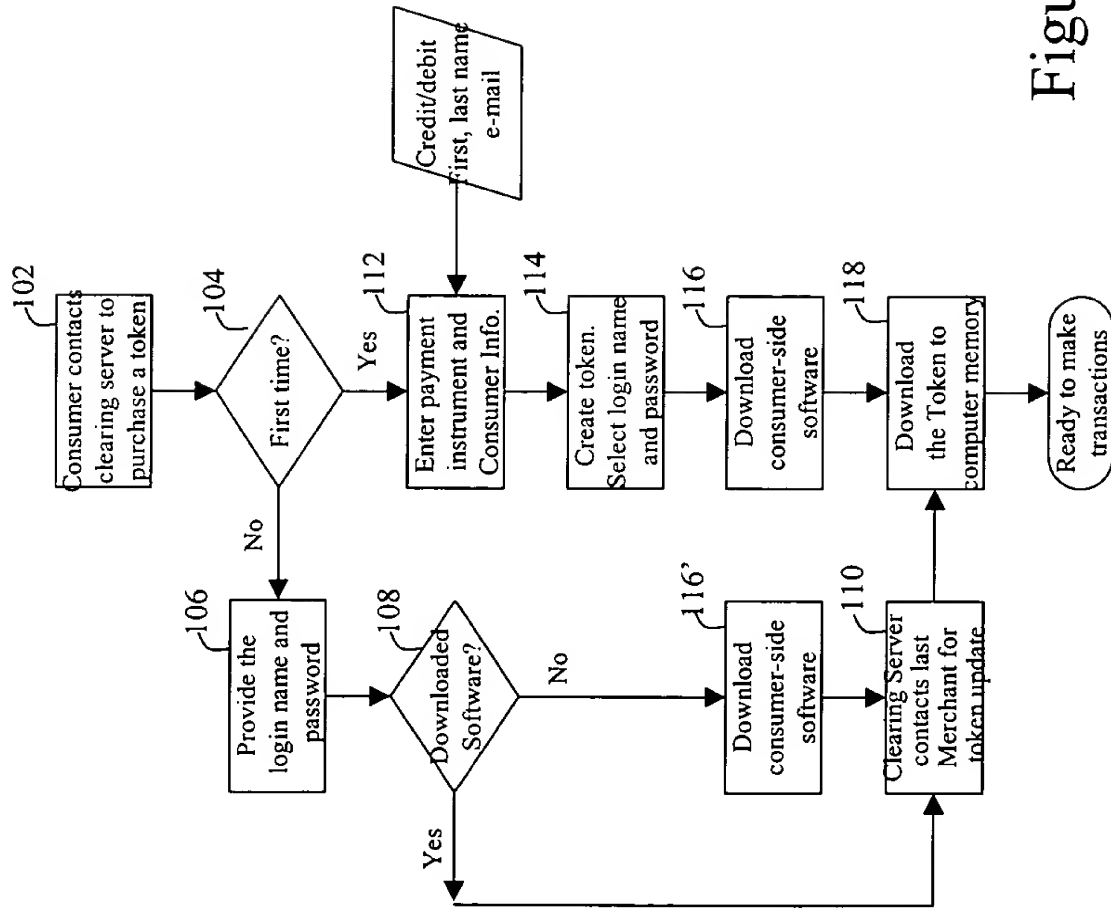


Figure 4b

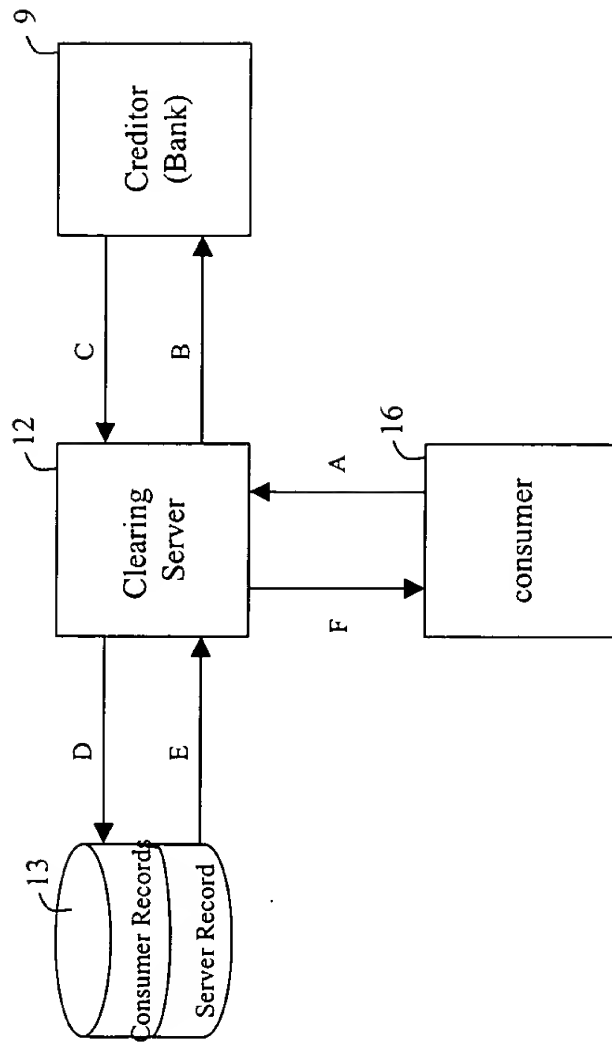


Figure 5

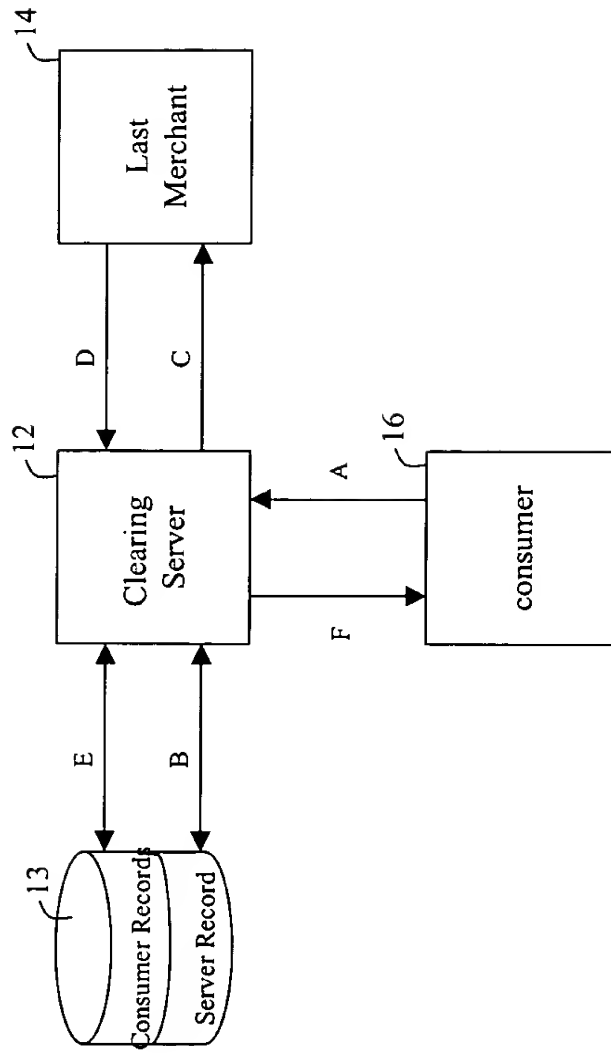


Figure 6

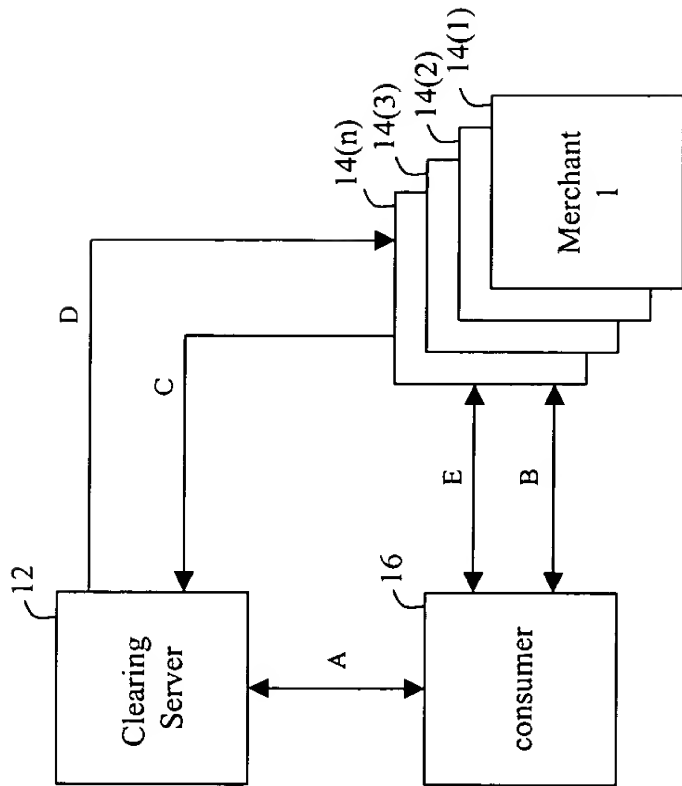


Figure 7

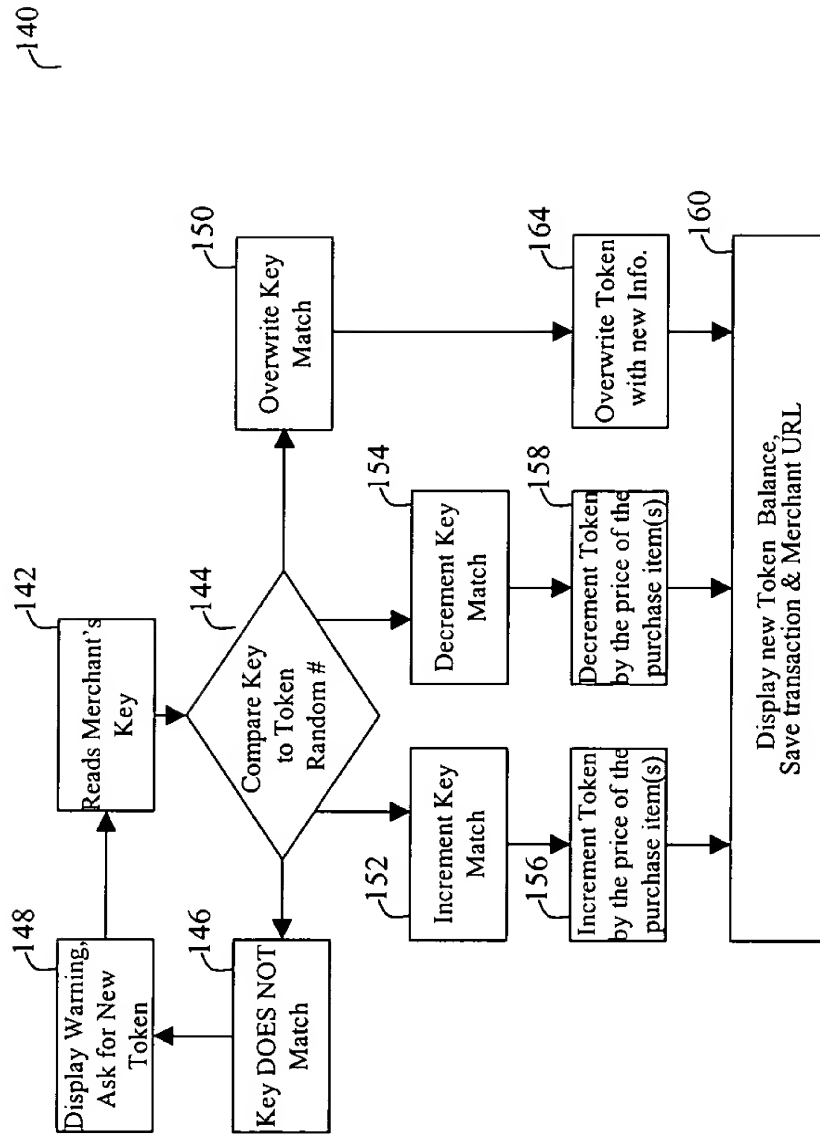


Figure 8a

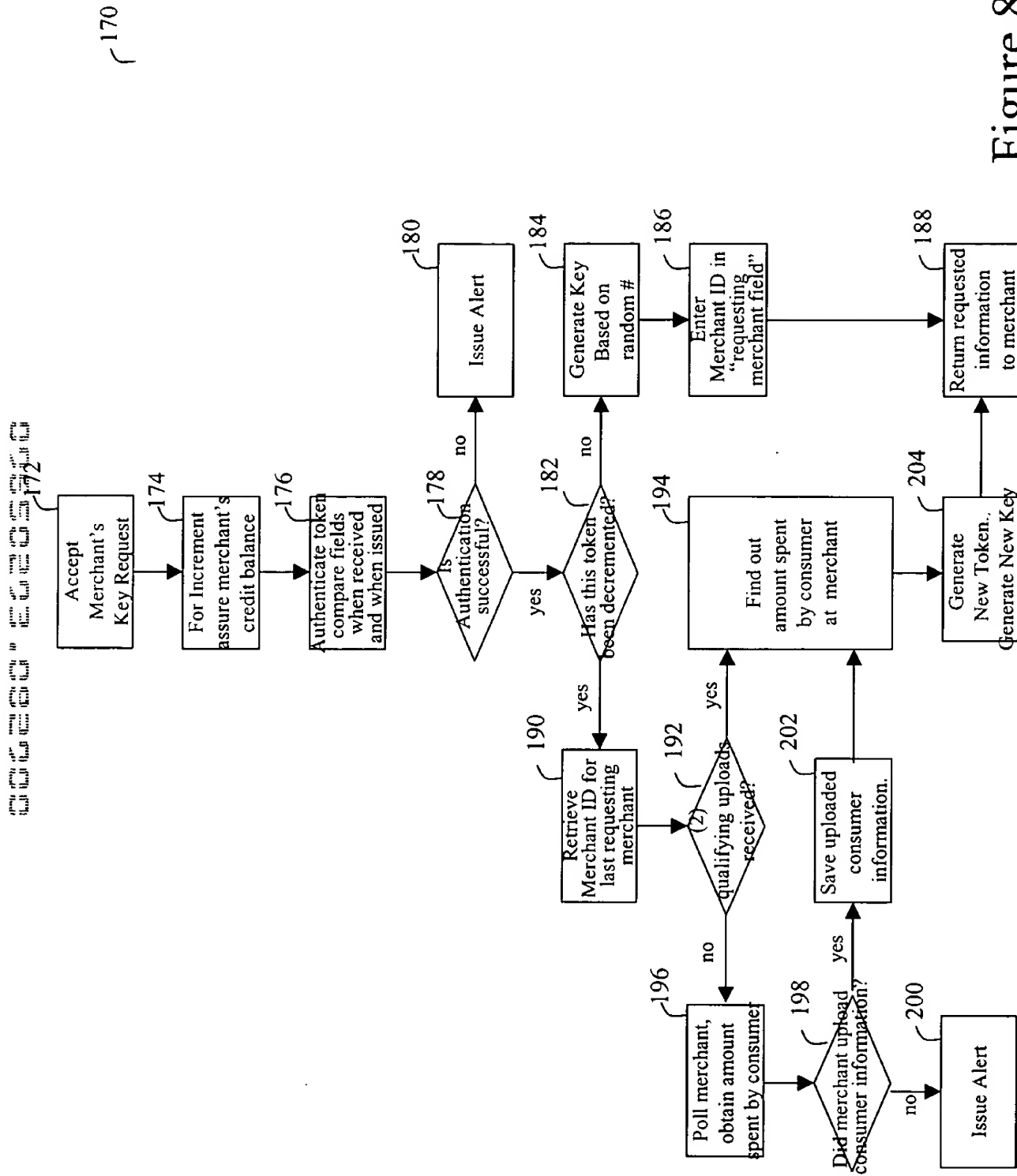


Figure 8b

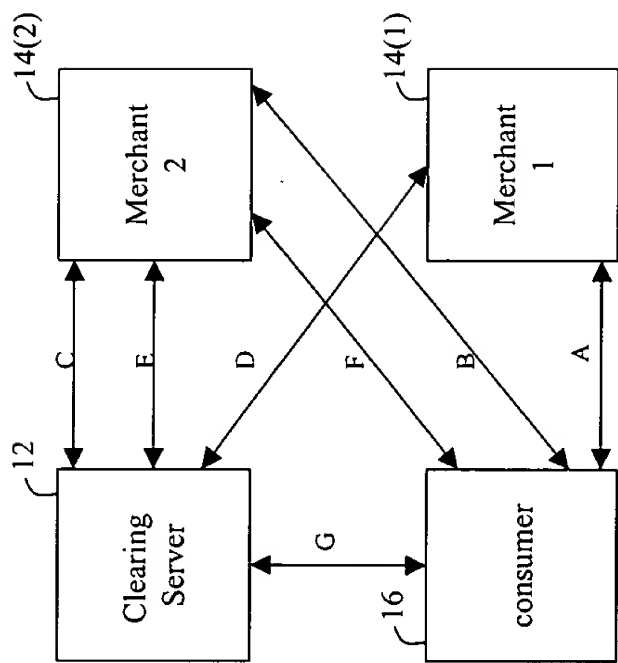


Figure 9